

PRESS RELEASE

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For Immediate Release

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Insurance Department Offers Information and Assistance For Storm Victims

Concord, NH - April 16, 2007 - Insurance Commissioner Roger Sevigny announced today that NH citizens affected by high winds, flooding and related damage due to this week's storms should view the NH Insurance Department as an information and assistance resource.

"We are doing everything we can to make it easier for consumers to access information and to refer them to the appropriate places for assistance for losses suffered due to recent storms. We have written materials available that are also posted on our web site. We can put people in touch with government and private entities who can help" said Sevigny. "I have put enhancements in place today that will make it easier and faster for consumers to speak to our consumer services staff who can answer questions, provide information and refer the public to appropriate sources for assistance." he went on to say.

Sevigny also commented that "Although flood insurance is a federally administered program through FEMA, we can act as a local referral source and can provide the public with information and advice on how to mitigate damage and take other actions to make recovery easier. Consumers who have suffered damage from high winds, and similar losses unrelated to flood waters, can always contact us for assistance. The Department does regulate homeowner and commercial insurance, and we are always prepared to directly assist people with these types of claims. The sooner people file a claim the sooner the process will proceed toward resolution."

Commissioner Sevigny states that "Consumers can call the Insurance Department's toll free consumer hotline at 1-800-852-3416 to speak to an Insurance Department consumer services representative. Insurance Department staff stand ready to act as information resources for the public and to provide whatever assistance they can to citizens who have experienced losses due to recent weather events."

In addition, the Insurance Department's web site at www.nh.gov/insurance posts information on flood, homeowner, commercial, auto and other types of insurance. The

site contains information and links related to disaster preparedness, FEMA and similar emergency assistance resources.

Consumers are reminded that homeowner's coverage does not include damage caused by flooding. Flood insurance is a federal program administered by the Federal Emergency Management Agency (FEMA), a part of the US Department of Homeland Security, and must be purchased separately.

“Although we have no jurisdiction over the federal flood insurance program, we stand ready to assist New Hampshire residents affected by flooding from these storms with information and referral services. We hope the public will think of us when looking for information on what to do next. We will do whatever we can to help those who have suffered as a result of this natural disaster find the right resources and information to recover from this misfortune. ” said Sevigny.

If you have suffered damage, the Commissioner recommends you take the following steps:

- If you do not have flood insurance check all other policies for opportunities for reimbursement, like loss of food due to spoilage due to electrical outages, falling tree damage and similar losses that could be covered by auto, homeowner or other policies
- Separate damaged and undamaged articles and do not throw away damaged property until an insurance adjuster has seen it, unless authorities require you to dispose of it.
- Take photographs of damaged property, especially those things you must dispose of, like spoiled food or wet carpeting.

For more tips on what to do following a loss, visit the Department's web site.

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ABOUT THE NH INSURANCE DEPARTMENT

The first insurance regulator in the US, the NH Insurance Department was created in 1851 and charged with enforcing and administering New Hampshire's insurance laws. The department, an agency of the executive branch of New Hampshire state government, conducts safety and soundness and market conduct examinations of licensees, licenses insurance companies and insurance producers, reviews premium rates and policy forms, provides assistance, information and referral services to New Hampshire insurance consumers, and administers the filing and collection of New Hampshire's insurance premium tax. For more information, visit the Insurance Department's web site at: www.nh.gov/insurance.